

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Walter C. MUREN)	Group Art Unit: 3627
)	
Application No.: 10/731,433)	Examiner: OBEID, Fahd A.
)	
Filed: December 10, 2003)	Confirmation No.: 5179
)	
For: SYSTEMS AND METHODS FOR)	
PROVIDING AN ADJUSTABLE)	
RATE MORTGAGE WITH A FIXED)	
MONTHLY PAYMENT)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Final Office Action mailed July 25, 2008, the period for response to which having been extended through December 29, 2008 (December 25-26, 2008 being Federal Holidays and December 27-28, 2008 being Saturday and Sunday) by the attached Petition for Extension of Time, and concurrent with a Request for Continued Examination, please amend this application as follows:

Amendments to the Claims begin on page 2.

Remarks follow the amendment section.